

## REMARKS

Claims 1-23 are pending in the application. Claims 1, 5, 7 and 13 have been amended. No new matter is included in the amendments. No claims have been allowed.

### ***Rejections under 35 U.S.C. § 112***

Claims 13-23 were rejected under 35 U.S.C. § 112, second paragraph, as being indefinite. Applicants have amended claim 13 according to the Examiner's helpful suggestion. Applicants respectfully request withdrawal of the rejection.

### ***Rejections under 35 U.S.C. § 102***

Claims 1-23 were rejected under 35 U.S.C. § 102(a) as being anticipated by Jancula (U.S. Patent No. 7,266,684). Applicants respectfully submit that the claims as amended are not anticipated by Jancula.

Jancula teaches a method, software and apparatus facilitates one or more third-party agents to securely access a customer's or other first party's private personal and financial data or other such confidential information from a second party, preferably on the Internet. A security document or ticket is presented to the second party for verifying the customer's consent to grant such access to the third party. The second party only communicates such confidential information to the third party if the security document is found to be valid. The security document, which can be at least partially encrypted, can also include a preselected expiration time, beyond which it is not valid. (Abstract). Once the "ticket" is created, the ticket is presented by an aggregator to a web site in order for the aggregator to obtain information on behalf of the first party (the user or customer). Any information that might be contained in the ticket is static. The ticket is merely accepted or not accepted by the web site as proof of the user's consent for the aggregator to access the web site on the user's behalf. This is completely distinguished from the claimed invention which includes:

receiving login credentials from a user and, in response, logging a user into a financial management system;  
receiving a request from the user to access an account, wherein the request includes account identification information and account access information;  
querying the user for user information;  
obtaining user information from third parties using the received user information; and  
authenticating the user's ability to access the account based on the obtained information, wherein authenticating comprises verifying the user's identity by comparing user information received with user information obtained  
(claim 1)

Jancula fails to teach or suggest at least querying the user for user information. Independent claim 13 includes a similar distinguished limitation. For this reason, Applicants respectfully submit that claims 1 and 13 and their respective dependent claims are not anticipated by Jancula.

## **CONCLUSION**

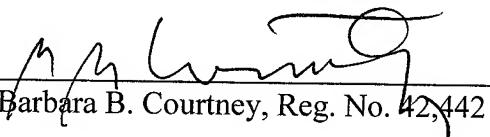
Applicants respectfully submit that the rejections have been overcome by the amendments and the claims as amended are allowable. The Examiner is invited to call the undersigned if there are any issues that remain to be resolved prior to allowance of the application.

## **AUTHORIZATION TO CHARGE DEPOSIT ACCOUNT**

Please charge deposit account 503616 for any fees due and not already paid herewith.

Respectfully submitted,  
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Date: February 1, 2008



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